

Form 185 – ntc13plnafter

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 24-15137-SLM
Chapter: 13
Judge: Stacey L. Meisel

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Everaldo DeSouza
155 Race Street
Elizabeth, NJ 07202

Joy DeSouza
155 Race Street
Elizabeth, NJ 07202

Social Security No.:
xxx-xx-4379

xxx-xx-4427

Employer's Tax I.D. No.:

**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on October 9, 2024.

On 07/11/2025 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable Stacey L. Meisel on:

Date: August 27, 2025
Time: 08:30 AM
Location: Courtroom 3A, Martin Luther King Jr. Federal Building, 50 Walnut Street, Courtroom 3A,
Newark, NJ 07102

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secure claim, such holders acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holders acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: July 14, 2025
JAN: dlr

Jeanne Naughton
Clerk

In re:
Everaldo DeSouza
Joy DeSouza
Debtors

Case No. 24-15137-SLM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Jul 14, 2025

User: admin
Form ID: 185

Page 1 of 3
Total Noticed: 39

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 16, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Everaldo DeSouza, Joy DeSouza, 155 Race Street, Elizabeth, NJ 07202-3215
520265395	+ BJS Capital One Bank, PO Box 4069, Carol Stream, IL 60197-4069
520265396	+ Cavalry SPV, LLC, PO Box 4069, Carol Stream, IL 60197-4069
520265397	+ Child Smiles, 1124 East Jersey Street, Elizabeth, NJ 07201-2406
520265407	+ SANTANDER CARD SERVICES PROCESSING, PO Box 12646, Reading, PA 19612-2646
520265406	+ Santander Bank, N.A., PO Box 847051, Boston, MA 02284-7051
520265416	++ TRINITAS REGIONAL MEDICAL CENTER, ATTN TONI LOGIUDICE, 225 WILLIAMSON STREET, ELIZABETH NJ 07202-3625 address filed with court:, Trinitas Regional Medical Center, 225 Williamson St, Elizabeth, NJ 07202-3625

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 14 2025 20:52:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jul 14 2025 20:52:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520265394	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 14 2025 21:04:50	Best Buy Credit Services, PO Box 70601, Philadelphia, PA 19176-0601
520306235	+ Email/PDF: ebn_ais@aisinfo.com	Jul 14 2025 20:54:03	Capital One, N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
520304210	+ Email/Text: bankruptcy@cavps.com	Jul 14 2025 20:52:00	Cavalry SPV I, LLC, PO Box 4252, Greenwich, CT 06831-0405
520265398	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 14 2025 20:54:26	Citi macy's, PO Box 6167, Sioux Falls, SD 57117-6167
520292218	Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 14 2025 21:04:43	Citibank N.A., Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
520265399	+ Email/Text: mrdiscen@discover.com	Jul 14 2025 20:51:00	Discover, PO Box 70176, Philadelphia, PA 19176-0176
520272095	Email/Text: mrdiscen@discover.com	Jul 14 2025 20:51:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
520265400	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 14 2025 20:53:40	Khol's Payment Center, PO Box 2983, Milwaukee, WI 53201-2983
520265401	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jul 14 2025 20:54:18	Lowe's, PO Box 669824, Dallas, TX 75266-0781
520265403	^ MEBN	Jul 14 2025 20:47:14	MTA Bridges & Tunnel, PO Box 15186, Albany, NY 12212-5186

District/off: 0312-2

User: admin

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520265402	^	MEBN	Jul 14 2025 20:47:19	Macy's, PO Box 71361, Philadelphia, PA 19176-1361
520399399	+	Email/Text: mtgbk@shellpointmtg.com	Jul 14 2025 20:52:00	NewRez LLC d/b/a Shellpoint Mortgage, Servicing, P.O. Box 10826, Greenville, South Carolina 29603-0826, NewRez LLC d/b/a Shellpoint Mortgage, Servicing 29603-0826
520399398		Email/Text: mtgbk@shellpointmtg.com	Jul 14 2025 20:52:00	NewRez LLC d/b/a Shellpoint Mortgage, Servicing, P.O. Box 10826, Greenville, South Carolina 29603-0826
520322329		Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 14 2025 20:54:03	PORTFOLIO RECOVERY ASSOCIATES, LLC, POB 41067, Norfolk, VA 23541
520265404		Email/Text: banko@preferredcredit.com	Jul 14 2025 20:51:00	Preferred Credit , Inc., PO Box 809044, Chicago, IL 60680
520315634		Email/Text: banko@preferredcredit.com	Jul 14 2025 20:51:00	Preferred Credit, Inc., 628 Roosevelt Rd. Suite #100, St. Cloud, MN 56301
520265405	+	Email/Text: clientservices@remexinc.com	Jul 14 2025 20:52:00	Remex, Inc., PO Box 765, Rocky Hill, NJ 08553-0765
520324237		Email/PDF: resurgentbknotifications@resurgent.com	Jul 14 2025 21:04:36	Resurgent Receivables, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520265408		Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jul 14 2025 20:53:00	Select Portfolio Servicing, Inc., PO Box 65250, Salt Lake City, UT 84165-0250
520265409	+	Email/Text: bkelectronicnoticecourtmail@computershare.com	Jul 14 2025 20:52:00	Specialized Loan Servicing, 6200 S. Quebec St. Ste 300, Englewood, CO 80111-4720
520342395	+	Email/PDF: acg.acg.ebn@aisinfo.com	Jul 14 2025 20:53:51	Synchrony Bank, by AIS InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
520265410	+	Email/PDF: ais.sync.ebn@aisinfo.com	Jul 14 2025 20:54:18	Synchrony/MC/SYNCB, PO Box 669814, Dallas, TX 75266-0763
520341778		Email/Text: bncmail@w-legal.com	Jul 14 2025 20:52:00	TD Bank USA, N.A., C/O Weinstein & Riley, P.S., 1415 WESTERN AVE, SUITE 700, SEATTLE, WA 98101
520265414	+	Email/PDF: ais.sync.ebn@aisinfo.com	Jul 14 2025 20:53:42	TJX Rewards Credit Card, PO Box 669818, Dallas, TX 75266-0772
520265411	+	Email/Text: bncmail@w-legal.com	Jul 14 2025 20:52:00	Target Card Services, PO Box 660170, Dallas, TX 75266-0170
520317666	+	Email/Text: bkelectronicnoticecourtmail@computershare.com	Jul 14 2025 20:52:00	The Bank of New York Mellon Trustee (See 410), c/o Newrez LLC, dba Shellpoint Mortgage Servicing, (fka Specialized Loan Servicing LLC), 6200 S. Quebec Street, Suite 300, Greenwood Village, Colorado 80111-4720
520265412	+	Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 14 2025 21:04:36	The Home Depot, PO Box 70600, Philadelphia, PA 19176-0600
520265415	+	Email/Text: bankruptcydepartment@tsico.com	Jul 14 2025 20:52:00	Transworld Systems, Ins., 500 Virginia Dr., Suite 514, Fort Washington, PA 19034-2733
520265417	^	MEBN	Jul 14 2025 20:47:22	University RadiologyGroup, LLC, PO Box 999, Yorktown Heights, NY 10598-0999
520344970		Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jul 14 2025 20:53:00	Wells Fargo Bank, N.A., at. el, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City UT 84165-0250

TOTAL: 32

BYPASSED RECIPIENTS

District/off: 0312-2

User: admin

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The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520265413	*	THE HOME DEPOT, PO Box 70600, Philadelphia, PA 19176-0600

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 16, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 14, 2025 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Wells Fargo Bank N.A., as trustee, on behalf of the holders of the HarborView Mortgage Loan Trust Mortgage Loan Pass-Through Certificates, Series 2006-12 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Donald C. Goins	on behalf of Joint Debtor Joy DeSouza dcgoins1@gmail.com g25787@notify.cincompass.com;goins.donaldc.b129630@notify.bestcase.com
Donald C. Goins	on behalf of Debtor Everaldo DeSouza dcgoins1@gmail.com g25787@notify.cincompass.com;goins.donaldc.b129630@notify.bestcase.com
Joshua I. Goldman	on behalf of Creditor The Bank of New York Mellon f/k/a The Bank of New York as Indenture trustee for CWHEQ Revolving Home Equity Loan Trust Series 2006-I josh.goldman@padgettlawgroup.com, bkecf@padgettlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6